

ANTI-FRAUD DOCUMENT TRANSACTION SYSTEM COMPARISON CHART

(Date: August 12, 2003)

Patent Description	PRESENT INVENTION	Payer opens an account with a Networked Financial Center ("NFC")		Payer registers the documentary payment details with NFC		NFC issues a Transaction Identification Number ("TIN") linked to the documentary payment.		Payee requests payment based on the payment document with TIN		Verify payee's identity & payment amount based on payer's registration linked to TIN.		Immediately transfer funds to payee after the verification.	
		YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
1. Documentary Payment													
Ehrat, et al. / 3,990,558	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Huang, et al. / 5,491,325	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Carney, et al. / 5,781,654	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Wilkinson, et al. / 5,863,074	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Carney, et al. / 5,890,141	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Ramzy, et al. / 6,073,121	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Carney, et al. / 6,181,814	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Martin, et al. / 6,390,362	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Kargman/2002/0067827	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Meadow/2002/0174334	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Holloway, Jr./2003/0023556	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Lumpkin/2003/0083993	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
2. Identification Card													
Washington, et al. / 5,519,260	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Messina, et al. / 5,864,623	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Harms, et al. / 6,070,147	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
DiMaria, et al. / 6,148,091	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Yang, et al. / 6,224,109	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Messina, et al. / 6,463,416	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Sheena/2002/00329432	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Singhal/2002/0073044	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Tardif/2002/0147679	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
3. General Fraud Prevention													
French, et al / 6,496,936	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
French, et al. / 6,282,658	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
French, et al. / 6,321,339	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO
Justic, et al / 6,516,056	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO	NO